

Information to identify the case:

Debtor 1	Bridgette M. Everett	Social Security number or ITIN	xxx-xx-9833
	First Name Middle Name Last Name	EIN	__-____
Debtor 2 (Spouse, if filing)		Social Security number or ITIN	_____
	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court District of Utah		Date case filed for chapter 7: 8/31/16	
Case number: 16-27726 KRA			

Official Form 309A (For Individuals or Joint Debtors) (12/15)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov). Case status information is available at no charge through "Simple Case Lookup" on the court's website (www.utb.uscourts.gov) or by calling the Voice Case Information System (VCIS) at 1-866-222-8029 #85.

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Bridgette M. Everett	
2. All other names used in the last 8 years		
3. Address	4862 West Copper Springs Court. Apt#815 Riverton, UT 84096	
4. Debtor's attorney Name and address	Leonard J. Carson Pearson, Butler & Carson, PLLC 1682 Reunion Avenue Suite 100 South Jordan, UT 84095	Contact phone 801-495-4104 Email: len@pearsonbutler.com
5. Bankruptcy trustee Name and address	Mary M. Hunt tr Dorsey & Whitney 136 S. Main Street Suite 1000 Salt Lake City, UT 84101	Contact phone (801) 933-7360 Email: hunttrustee@dorsey.com

Debtor **Bridgette M. Everett**Case number **16-27726**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	United States Bankruptcy Court District of Utah 350 South Main #301 Salt Lake City, UT 84101 Clerk of Court: David A. Sime	Hours open: 8:00 AM to 4:30 PM, Monday – Friday Contact phone: (801) 524-6687 Website: www.utb.uscourts.gov
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. All individual debtor(s) must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	Meeting to be held on: September 29, 2016 at 3:00 pm Location: 405 South Main Street, Suite 250, Salt Lake City, UT 84111
8. Presumption of abuse	The presumption of abuse does not arise. If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div style="display: flex; justify-content: space-between;"> <div style="width: 60%;"> File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). </div> <div style="width: 35%; text-align: right;"> Filing deadline: 11/28/16 </div> </div> <hr/> <div style="display: flex; justify-content: space-between;"> <div style="width: 60%;"> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. </div> <div style="width: 35%; text-align: right;"> Filing deadline: 30 days after the conclusion of the meeting of creditors </div> </div>	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of Utah

In re:
 Bridgette M. Everett
 Debtor

Case No. 16-27726-KRA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 1088-2

User: jtt
 Form ID: 309A

Page 1 of 2
 Total Noticed: 23

Date Rcvd: Sep 06, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 08, 2016.

db	+Bridgette M. Everett, 4862 West Copper Springs Court. Apt#815, Riverton, UT 84096-7382
aty	+Russell G. Evans, Pearson Butler & Carson, 1682 W. Reunion Avenue, Suite 100, South Jordan, UT 84095-4614
10366733	+First Tech Fcu, 3408 Hillview Ave, Palo Alto, CA 94304-1350
10366734	+Intermountain Medical Group, PO Box 34578, Seattle, WA 98124-1578
10366738	+Rc Willey Home Furnishings, Attn: Bankruptcy, PO Box 410429, Salt Lake City, UT 84141-0429
10366739	+Snap On Crdt, Attn: Bankruptcy, 950 Technology Way Suite 301, Libertyville, IL 60048-5339
10366744	+The Bureaus Inc, 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757
10366745	+Uheaa, PO Box 145110, Saly Lake City, UT 84114-5110
10366746	+Us Dept of Ed/Great Lakes Educational Lo, 2401 International, Madison, WI 53704-3121

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

	E-mail/Text: len@pearsonbutler.com Sep 07 2016 01:19:28 Leonard J. Carson,
	Pearson, Butler & Carson, PLLC, 1682 Reunion Avenue, Suite 100, South Jordan, UT 84095
tr	+EDI: BMMHUNT.COM Sep 07 2016 01:13:00 Mary M. Hunt tr, Dorsey & Whitney,
	136 S. Main Street, Suite 1000, Salt Lake City, UT 84101-1685
10366729	+E-mail/Text: cherier@amucu.org Sep 07 2016 01:19:34 American United Fcu,
	500 Foothill Drive, Salt Lake City, UT 84148-0001
10366736	+EDI: CBSAAFES.COM Sep 07 2016 01:13:00 Military Star/AAFES, PO Box 650060,
	Dallas, TX 75265
10366730	+E-mail/Text: cswelch@chartway.com Sep 07 2016 01:20:04 Chartway Fcu, Attn: Collections,
	160 Newtown Rd, Virginia Beach, VA 23462-2415
10366731	+EDI: CRFRSTNA.COM Sep 07 2016 01:13:00 Credit First/CFNA, Bk13 Credit Operations,
	PO Box 818011, Cleveland, OH 44181-8011
10366732	+EDI: DISCOVER.COM Sep 07 2016 01:13:00 Discover Financial, PO Box 3025,
	New Albany, OH 43054-3025
10366735	+EDI: IRS.COM Sep 07 2016 01:13:00 Internal Revenue Service,
	Attn: Special Procedures, Mail Stop 5021, 50 South 200 East, Salt Lake City, UT 84111
10366737	+EDI: NFCU.COM Sep 07 2016 01:13:00 Navy Fcu, 820 Follin Ln Se, Vienna, VA 22180-4907
10366740	+EDI: NEXTEL.COM Sep 07 2016 01:13:00 Sprint, PO Box 54977, Los Angeles, CA 90054
10366742	+EDI: RMSC.COM Sep 07 2016 01:13:00 Synchrony Bank/Sams, PO Box 965060,
	Orlando, FL 32896-5060
10366743	+EDI: RMSC.COM Sep 07 2016 01:13:00 Synchrony Bank/Walmart, PO Box 965064,
	Orlando, FL 32896-5064
10366747	+EDI: UTAHTAXCOMM.COM Sep 07 2016 01:13:00 Utah State Tax Commission,
	Attn: Bankruptcy Unit, 210 North 1950 West, Salt Lake City, UT 84134-9000
10366748	+E-mail/Text: vci.bkcy@vwcredit.com Sep 07 2016 01:19:58 Volkswagen Credit, Inc, PO Box 3,
	Hillsboro, OR 97123-0003

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

10366741 ##+Strayer University, 9815 Monroe Street, Sandy, UT 84070-4381

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 08, 2016

Signature: /s/Joseph Speetjens

District/off: 1088-2

User: jtt
Form ID: 309A

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Total Noticed: 23

Date Rcvd: Sep 06, 2016

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 31, 2016 at the address(es) listed below:

Leonard J. Carson on behalf of Debtor Bridgette M. Everett len@pearsonbutler.com,
kylie@pearsonbutler.com
Mary M. Hunt tr hunttrustee@dorsey.com, hunt.peggy@dorsey.com;UT18@ecfcbis.com
United States Trustee USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 3